

App. Serial No.: 09/617,361

Atty. Docket No.: 0013-011

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Claims 1-12, 14, 15, 17-28, 30, 31, 50 and 53-59 were pending and rejected. Claims 1-12, 14, 15, 17-28, 30, 31, 50 and 53-59 are being canceled. Claims 60-113 are being added. Accordingly, claims 60-113 remain pending. Reconsideration is respectfully requested.

Generally, by this amendment, Applicant is returning claim focus to embodiments of automatic verification (as was the claim focus before the supplemental amendment of June 22, 2006). Previously, in response to Examiner suggested allowability, Applicant shifted claim focus to embodiments of third-party verification. However, given that the Examiner did not issue a notice of allowance as originally anticipated, Applicant is hereby returning claim focus back to embodiments of automatic verification. Accordingly, the claim rejections in the office action of August 30, 2006 are now moot in view of the new claims.

New claim 60 reads,

60. A computer system for verifying a commercial transaction between a user with credit card data and a merchant, said computer system comprising:
a processing unit for processing data and code; and
memory for storing said data and said code, said code including
a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request,
an account-holder communications module operative to facilitate a separate connection with an account-holder associated with said credit card data for said account-holder to verify said transaction approval request, and
an authorization module being configurable to cooperate with said account-holder communication module for obtaining account-holder verification of said transaction approval request or to automatically verify said transaction approval request without obtaining verification from said account holder, said authorization module being responsive to receipt of said transaction approval request and operative to transmit an approval to said merchant if said transaction approval request is verified.

The prior art identified does not disclose or suggest "an authorization module being configurable to cooperate with said account-holder communication module for obtaining account-holder verification of said transaction approval request or to automatically verify said transaction approval request without obtaining verification from said account holder, said authorization module being responsive to receipt of said transaction approval request and

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operative to transmit an approval to said merchant if said transaction approval request is verified." For example, in one embodiment of the invention, the account-holder can enable or disable the verification function. Thus, prior to dining out, a card-holder could disable the verification function. Then, when paying for dinner with the card, the transaction would be approved in the conventional manner without verification (and the associated delay). After the transaction is processed, the card-holder could then phone in and turn the verification function back on again. By being able to turn the verification function off and on, credit card theft may be reduced. Accordingly, Applicant respectfully requests that the rejections be withdrawn.

Independent claims 75, 105-107 and 109 each include similar limitations. Accordingly, Applicant respectfully submits that they are patentable for at least the same reasons. Further, since claims 61-74, 76-104, 108 and 110-113 depend from these claims, Applicant respectfully submits that these claims are patentable for at least these reasons. Applicant respectfully request that the rejections be withdrawn.

If the Examiner has any questions or suggestions for expediting the prosecution of this application, the Examiner is requested to contact Applicant's attorney at (269) 279-8820.

Respectfully submitted,

Date: 2/28/07


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CERTIFICATE OF FACSIMILE TRANSMISSION (37 CFR 1.8(a))

I hereby certify that this paper (along with any referred to as being attached or enclosed) is being transmitted via facsimile, on the date shown below, to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, at (571) 273-8300.

Date: 2/28/07


Larry E. Henneman, Jr.